

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

TY-ALTER REYNOLDS  
ALEXIS REYNOLDS  
Debtor(s)

Case No. 18-17773-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2018.
- 2) The plan was confirmed on 02/13/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/15/2024.
- 6) Number of months from filing or conversion to last payment: 65.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$50,550.00.
- 10) Amount of unsecured claims discharged without full payment: \$124,339.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$24,515.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$24,515.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,281.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,007.58  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,288.58**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNTS RECOVERY BUREAU	Unsecured	378.00	NA	NA	0.00	0.00
ADT SECURITY SERV	Unsecured	NA	1,040.70	1,040.70	10.66	0.00
AES	Unsecured	NA	NA	NA	0.00	0.00
ALLY	Secured	NA	9,241.67	732.69	0.00	0.00
ALLY	Unsecured	NA	NA	3,341.67	34.25	0.00
AMERICAN EXPRESS	Unsecured	NA	692.03	692.03	7.09	0.00
AMEX	Unsecured	500.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	100.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	773.47	773.47	7.93	0.00
CASHCALL	Unsecured	2,590.00	NA	NA	0.00	0.00
CBNA	Unsecured	NA	NA	NA	0.00	0.00
CBNA	Unsecured	NA	NA	NA	0.00	0.00
CHASE BANK USA, N.A.	Unsecured	NA	9,006.64	9,006.64	92.34	0.00
CHASE CARD	Unsecured	100.00	NA	NA	0.00	0.00
CITI	Unsecured	1,500.00	NA	NA	0.00	0.00
CITIBANK, N.A.	Unsecured	NA	541.05	541.05	5.55	0.00
CITY & SCHOOL DISTRICT OF PHILA	Unsecured	2,900.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	7,793.99	7,793.99	0.00	0.00
CITY OF PHILA	Secured	NA	1,355.90	1,355.90	0.00	0.00
CITY OF PHILADELPHIA	Unsecured	100.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Unsecured	145.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Unsecured	91.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Unsecured	1,700.00	NA	NA	0.00	0.00
COMENITY	Unsecured	NA	NA	NA	0.00	0.00
COMMONWEALTH OF PA DEPT OF RI	Unsecured	2,000.00	NA	NA	0.00	0.00
COMMONWEALTH OF PENNSYLVAN	Unsecured	31.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE	Secured	NA	1,221.88	668.63	0.00	0.00
DEPARTMENT OF TREASURY	Unsecured	10,000.00	NA	NA	0.00	0.00
DIRECTV, LLC BY AMERICAN INFOS	Unsecured	NA	573.26	573.26	5.88	0.00
DISCOVER FINANCIAL SVCS	Unsecured	NA	4,882.05	4,882.05	50.05	0.00
DISCOVER FINANCIAL SVCS	Unsecured	NA	1,537.66	1,537.66	15.76	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DRESS BARN	Unsecured	300.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	500.00	NA	NA	0.00	0.00
EVERGREEN PARK MANOR	Unsecured	2,900.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	18,820.83	12,051.87	12,051.87	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	6,768.96	69.39	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,134.66	1,134.66	11.64	0.00
LVNV FUNDING	Unsecured	NA	994.65	994.65	10.19	0.00
LVNV FUNDING	Unsecured	NA	1,061.22	1,061.22	10.88	0.00
MOPAR VEHICLE PROTECTION	Unsecured	500.00	NA	NA	0.00	0.00
OCM GH LLC	Unsecured	210.00	NA	NA	0.00	0.00
PECO-PAYMENT PROCESSING	Unsecured	128.00	NA	NA	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	1,465.43	1,391.51	1,391.51	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	NA	73.92	0.76	0.00
PHFA/HEMAP	Secured	NA	32,778.13	5,334.33	5,334.33	0.00
PHILADELPHIA GAS WORKS	Unsecured	327.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	911.80	911.80	9.35	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,821.02	2,821.02	28.92	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	496.14	496.14	5.09	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,204.29	1,204.29	12.35	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,199.21	1,199.21	12.29	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	963.60	963.60	9.88	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	360.40	360.40	3.70	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	775.57	775.57	7.96	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,217.24	1,217.24	12.48	0.00
PROFESSIONAL ACCOUNT MANAGEI	Unsecured	40.00	NA	NA	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	862.94	862.94	8.85	0.00
SANTANDER CONSUMER USA	Secured	NA	28,710.85	1,308.52	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	21,280.89	21,280.89	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	29,000.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	450.00	NA	NA	0.00	0.00
SYNERGETIC COMMUNICATIONS, IN	Unsecured	600.00	NA	NA	0.00	0.00
TARGET CARD SERVICES	Unsecured	50.00	NA	NA	0.00	0.00
TATE & KIRLIN ASSOCIATES	Unsecured	1,100.00	NA	NA	0.00	0.00
TD BANK USA N.A.	Unsecured	NA	533.54	533.54	5.47	0.00
TERMINEX PROCESSING CENTER	Unsecured	300.00	NA	NA	0.00	0.00
TRANSWORLD SYSYTEMS INC.	Unsecured	1,200.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,334.33	\$5,334.33	\$0.00
Debt Secured by Vehicle	\$732.69	\$0.00	\$0.00
All Other Secured	\$11,127.04	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,194.06</b>	<b>\$5,334.33</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$13,443.38	\$13,443.38	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$13,443.38</b>	<b>\$13,443.38</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$65,048.58</b>	<b>\$448.71</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,288.58</u>	
Disbursements to Creditors	<u>\$19,226.42</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$24,515.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2024

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.